



Order Filed on September 4, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

MidFirst Bank

In Re:

Stephen A. Holman, Pamela R. Holman

Debtors.

Case No.: 14-16340 ABA

Adv. No.:


Hearing Date: 7/24/18 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 4, 2018**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Stephen A. Holman, Pamela R. Holman

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Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 3 Sayre Drive, Sicklerville, NJ 08081, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 20, 2018 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for agreed order payments due April 2018 through September 2018 and regular monthly payments for the months of June 2018 through August 2018 for a total post-petition default of \$9,896.61 (5 AO payments @ \$477.00, 1 AO payment @ \$480.73, 2 @ \$2,365.04, 1 @ 2,300.80); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$2,865.73 to Secured Creditor; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$7,030.88 will be paid by Debtor remitting \$1,171.00 per month and \$1,175.88 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2018 directly to Secured Creditor's servicer, Midfirst Bank, Cashiering Dept. 999 NW Grand Boulevard, Suite 110, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

**(Page 3)**

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.